DETERMINANTS OF AWARENESS ON OWNERSHIP DECISION FOR TAKAFUL MEDICAL POLICY AMONG YOUTH IN MALAYSIA

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DETERMINANTS OF AWARENESS ON OWNERSHIP DECISION FOR TAKAFUL MEDICAL POLICY AMONG YOUTH IN MALAYSIA

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Pusat Pengajian Ekonomi, Kewangan dan Perbankan
SCHOOL OF ECONOMICS, FINANCE, AND BANKING
Universiti Utara Malaysia

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Abstrak

Tujuan utama kajian ini adalah untuk menentukan faktor-faktor yang mempengaruhi kesedaran dan keputusan pemilikan untuk melanggan polisi perubatan Takaful dalam kalangan belia di Malaysia. Di samping itu, kajian ini cuba mengenalpasti pemegang polisi dan membandingkannya dengan profil bukan pemegang polisi dalam faktor demografi (jantina, status perkahwinan, pendapatan, lebihan pendapatan, profesion, tahap pendidikan, sektor profesion, kumpulan umur, serta penyakit kritikal). Satu model bagi pemilikan dan keputusan bukan pemilikan juga dicadangkan dalam kajian ini. Khususnya, dua objektif diperkenalkan untuk membandingkan perbezaan antara pemilikan dan bukan pemilikan dalam kecenderungan untuk melanggan polisi perubatan Takaful. Selain itu, kajian ini juga cuba menjelaskan hubungan antara tiga faktor kesedaran dan keputusan pemilikan untuk melanggan Takaful perubatan iaitu sumber maklumat umum, ciri-ciri maklumat umum, serta agama. Kajian ini dijalankan di kalangan 324 belia berusia antara 18 tahun hingga 35 tahun di kawasan tertentu. Penemuan kajian ini menunjukkan terdapat hubungan yang signifikan antara ciri-ciri maklumat umum dan agama ke arah penentu pemilikan untuk melanggan polisi perubatan Takaful dalam kalangan belia di kawasan tertentu. Sementara itu, penemuan sumber maklumat umum menunjukkan hubungan yang signifikan terhadap keputusan bukan pemilikan untuk melanggan polisi perubatan Takaful. Kesimpulannya, penemuan kajian ini menunjukkan dengan jelas bahawa faktor pemilikan dan keputusan bukan pemilikan polisi perubatan Takaful di kalangan belia di Malaysia.

Kata kunci: Polisi perubatan Takaful, kesedaran, keputusan pemilikan

Abstract

The main purpose of this study is to determine the factors that affect the awareness and ownership decision to subscribe Takaful medical policy among youth in Malaysia. In addition, this study attempts to profile the policyholders and compare this against the profile of non-policyholders within demographics factors (gender, marital status, income, disposal savings, profession, education level, profession sectors, age group, as well as critical illness). A model for ownership and non-ownership decision is also proposed in this study. Specifically, two objectives established to compare the different between ownership and non-ownership in tendency to subscribe Takaful medical policy. Besides that, this study also tried to clarify the relationship between three factors of awareness and ownership decision to subscribe Takaful medical policy which is source of general information, general information features, as well as religion. The study was conducted among 324 youth whom aged between 18 years old to 35 years old, residing in Kedah. The finding of this study suggests that there are significant relationship between general information features and religion towards the determinants of Takaful medical policy among youth in Kedah. Meanwhile, findings for source of general information show that there is a significant relationship towards non-ownership decision to subscribe Takaful medical policy. As a conclusion, finding of this study clearly demonstrated that factor of ownership and non-ownership decision of Takaful medical policy among youth in Malaysia.

Keywords: Takaful medical policy, awareness, ownership decision

Acknowledgement

With the name of Allah the Most Gracious and The Most Merciful, Praise to Allah S.W.T with His Blessing and Present me the strength, creative and wide ideas, health, peace, and opportunity to complete this study smoothly and successfully. With love and peaceful, I would like to wish a lots of thank for everybody who always together and be in my side along this project.

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Last but not least, my greatest thankful to Allah S.W.t for his granted and blessing ever and forever. May all knowledge and output in this study will be usable and spread widely, God Willing.

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

The concept of insurance has been around as long as human existence, the first written insurance policy appeared in ancient times on a Babylonian obelisk monument with the code of King Hammurabi carved into it (Andrew Beattie, 2018). Insurance has been widely used by traders in European and Western countries such a United Kingdom, United States of America and Canada to protect interests of their properties and businesses. There are records that show the use of insurance by traders in the early of Babylon civilization. Insurance can be defined as an economic institution based on the principle of cooperation and formed for the purposed of establishing a common fund (Lahsana, 2016).

In Malaysia, the concept of insurance had been introduced by immigrants as early as in the eighteen century. The Malaysia insurance industry has developed and streamlined after independence of Malaya. The government had enacted and approve the insurance act 1963 for the purpose of monitoring and supervise insurance industries. Takaful industry has been introduced in Malaysia and surprisingly expanded widely to the entire world. Takaful is not only viable and grows in Malaysia but it is booming ground in the South East Asia countries namely Indonesia, Brunei and in Middle East countries such as Bahrain, Kuwait, Oman, Qatar, United Arab Emirates, Saudi Arabia; Western countries such as the United States, Canada and United Kingdom (Ismail et al., 2017).

Medical or health insurance is one of the sources of funds for financing health care besides financing receive from direct taxes, public insurance and out of pocket

The contents of the thesis is for internal user only

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Appendix A Questionnaires

No Siri: _____

Pusat Pengajian Ekonomi, Kewangan dan Perbankan
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Responden yang dihormati,

Kami adalah penyelidik dari Universiti Utara Malaysia, menjalankan penyelidikan bertajuk **"Faktor–Faktor Kesedaran terhadap Keputusan Pemilikan Polisi Perubatan Takaful di Kalangan Belia Malaysia"**. Tujuan kajian ini adalah untuk mengenalpasti faktor-faktor yang menjadi kesedaran dan keputusan pembelian polisi perubatan Takaful di kalangan Belia Malaysia. Ini kerana, berdasarkan laporan dari Takaful Ikhlas Malaysia (Utusan Malaysia, 8 December 2016) menyatakan bahawa kadar penembusan Takaful berada di tahap rendah iaitu sekitar 13 peratus sahaja berbanding produk insurans konvensional sekitar 40 peratus ketika ini. Berdasarkan laporan yang dikeluarkan oleh Takaful Ikhlas menunjukkan tahap kesedaran rakyat Malaysia terutama golongan belia masih berada di tahap yang rendah.

Oleh itu, kami amat berbesar hati menjemput anda mengambil bahagian dalam soal selidik ini. Soal selidik ringkas ini mengambil masa antara 10 hingga 15 minit untuk dijawab. Semua maklumat peribadi adalah sulit dan tidak akan didedahkan di mana-mana penerbitan. Maklumat ini hanyalah untuk tujuan akademik sahaja.

Sila kembalikan borang soal selidik yang telah dilengkapkan kepada pembantu penyelidik dengan kadar segera. Segala bantuan dan penglibatan anda dalam penyelidikan ini amatlah dihargai.

Terima kasih atas kerjasama anda.

Yang Benar,
Hanita Kadir @ Shahar
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Universiti Utara Malaysia
E-mel: hanita@uum.edu.my
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FAKTOR –FAKTOR KESEDARAN TERHADAP KEPUTUSAN PEMILIKAN POLISI PERUBATAN TAKAFUL DI KALANGAN BELIA MALAYSIA

Soal Selidik

Untuk Geran Universiti (Universiti Utara Malaysia)

Soal selidik ini mempunyai enam bahagian, A-F. Sila jawab semua bahagian. Tiada jawapan yang betul atau salah. Tindak balas spontan dan jujur anda adalah penting kepada kejayaan kajian ini.

SEKSYEN A: Maklumat Demografik

Soalan di bawah adalah berkaitan dengan maklumat peribadi anda. Sila tandakan (**√**) pada petak yang sesuai.

1. **Jantina** ☐ Lelaki ☐ Perempuan
2. **Bangsa** ☐ Melayu ☐ Cina ☐ India ☐ Lain-lain _____
3. **Taraf perkahwinan** ☐ Bujang ☐ Berkahwin ☐ Ibu Tunggal ☐ Bapa Tunggal ☐ Bercerai
4. **Kumpulan umur** ☐ 18-20 ☐ 21-23 ☐ 24-26 ☐ 27-29 ☐ 30-32 ☐ 33-35

5. **Pekerjaan** ☐ Kewangan/Perbankan ☐ Pendidikan ☐ Kejuruteraan ☐ Penguatkuasa Undang2
☐ Pentadbiran Awam ☐ Kesihatan ☐ Tidak Bekerja (Pelajar)
☐ Tidak Bekerja (Suri Rumah) ☐ Lain-lain_____

6. **Sektor pekerjaan** ☐ Kerajaan ☐ Swasta ☐ Lain-lain _____

7. **Pendidikan tertinggi** ☐ SPM ☐ STPM ☐ Diploma ☐ Ijazah ☐ Sarjana ☐ Doktor Falsafah
☐ Lain-lain _____

8. **Pendapatan bulanan**

☐ Kurang dari RM1,000 ☐ RM1,000-RM2,999 ☐ RM3,000-RM4,999 ☐ RM5,000-RM6,999
☐ RM7,000-RM8,999 ☐ RM9,000-RM10,999 ☐ Lebih RM11,000

9. **Lebihan simpanan bulanan ***
* Simpanan bersih setelah ditolak semua caruman dan bayaran wajib

☐ Kurang dari RM100 ☐ RM100-RM299 ☐ RM300-RM499 ☐ RM500-RM699
☐ RM700-RM899 ☐ RM900-RM1099 ☐ Lebih RM1100

10. **Bilangan Ahli Keluarga**

☐ 1 – 3 orang ☐ 4 – 6 orang ☐ 7 – 9 orang ☐ Lebih dari 10 orang

11. **Adakah anda atau keluarga terdekat pernah mengalami penyakit kritikal?**

☐ Ada ☐ Tiada

12. **Adakah anda memiliki / pernah memiliki polisi perubatan Takaful?**

☐ Ada ☐ Tiada

Sekiranya anda **MEMILIKI / PERNAH MEMILIKI** polisi perubatan Takaful, sila lengkapan **kesemua seksyen kecuali Seksyen C.**

Sekiranya anda **TIDAK MEMILIKI** polisi perubatan Takaful, sila lengkapkan **kesemua seksyen kecuali Seksyen B.**

Sila tanda pada skala untuk menunjukkan persetujuan anda dengan setiap kenyataan yang diberikan

Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
1	2	3	4	5

SEKSYEN B: FAKTOR PEMILIKAN POLISI PERUBATAN TAKAFUL					
Penyataan	**Sangat Tidak Setuju**				**Sangat Setuju**
1. Pelan yang mematuhi syariah mendorong saya memiliki polisi perubatan Takaful.	1	2	3	4	5
2. Keperluan untuk melindungi ahli keluarga merupakan faktor yang mendorong saya menyertai polisi perubatan Takaful.	1	2	3	4	5
3. Kadar bayaran dan sumbangan yang berpatutan menjadi faktor utama saya memilih polisi perubatan Takaful.	1	2	3	4	5
4. Kepercayaan terhadap wakil Takaful menjadi salah satu faktor pemilihan polisi perubatan bagi diri saya.	1	2	3	4	5
5. Jumlah perlindungan menjadi faktor yang diutamakan oleh saya dalam memilih polisi perubatan Takaful.	1	2	3	4	5
6. Keperluan untuk mengurangkan risiko kewangan menjadi motif untuk mencarum polisi perubatan Takaful.	1	2	3	4	5
7. Pengecualian terhadap pembayaran cukai merupakan motif untuk saya mencarum polisi perubatan.	1	2	3	4	5

SEKSYEN C: FAKTOR PESERTA TIDAK MEMILIH POLISI PERUBATAN TAKAFUL					
Penyataan	**Sangat Tidak Setuju**				**Sangat Setuju**
1. Tidak mendapat maklumat yang jelas mengenai Takaful menyebabkan saya tidak menyertai polisi perubatan Takaful.	1	2	3	4	5
2. Belum berkemampuan merupakan salah satu faktor yang menyebabkan saya tidak menyertai polisi perubatan Takaful	1	2	3	4	5
3. Faktor yang menjadikan saya tidak mencarum polisi perubatan adalah kerana sumbangan perlindungan Takaful yang terlalu mahal.	1	2	3	4	5
4. Saya tidak pernah didekati oleh wakil Takaful menyebabkan saya tidak menyertai polisi perubatan Takaful	1	2	3	4	5
5. Keraguan terhadapat syarikat Takaful menyebabkan saya tidak menyertai polisi perubatan Takaful.	1	2	3	4	5
6. Ketidakyakinan terhadap keupayaan agen Takaful mendorong saya untuk tidak menyertai polisi Takaful	1	2	3	4	5

SEKSYEN D: SUMBER MAKLUMAT UMUM MENGENAI POLISI PERUBATAN TAKAFUL					
Penyataan	**Sangat Tidak Setuju**				**Sangat Setuju**
1. Maklumat mengenai polisi perubatan Takaful saya perolehi daripada media massa.	1	2	3	4	5
2. Maklumat mengenai polisi perubatan Takaful saya perolehi daripada media cetak.	1	2	3	4	5
3. Maklumat mengenai polisi perubatan Takaful saya perolehi daripada media sosial.	1	2	3	4	5
4. Maklumat mengenai polisi perubatan Takaful saya perolehi daripada ahli keluarga yang memiliki polisi perubatan Takaful.	1	2	3	4	5
5. Maklumat mengenai polisi perubatan Takaful saya perolehi atas cadangan daripada rakan yang memiliki polisi perubatan Takaful.	1	2	3	4	5
6. Maklumat mengenai polisi perubatan Takaful saya perolehi atas cadangan dan rujukan daripada ahli keluarga/rakan kepada agen Takaful mereka.	1	2	3	4	5

SEKSYEN E: KESEDARAN KEPADA CIRI -CIRI POLISI PERUBATAN TAKAFUL					
Penyataan	**Sangat Tidak Setuju**				**Sangat Setuju**
1. Dana polisi perubatan yang disumbangkan oleh peserta boleh digunakan untuk melindungi peserta lain daripada risiko.	1	2	3	4	5
2. Pelan polisi perubatan Takaful juga boleh digunakan sebagai pelan simpanan untuk hari tua.	1	2	3	4	5
3. Sumbangan atau premium ditentukan berdasarkan umur peserta polisi perubatan.	1	2	3	4	5
4. Sumbangan atau premium ditentukan berdasarkan keadaan kesihatan semasa peserta polisi perubatan.	1	2	3	4	5
5. Sebahagian daripada sumbangan pencarum polisi perubatan Takaful akan dilaburkan ke dalam pelaburan yang mematuhi syariah. (Untuk Pelan Berkaitan Pelaburan)	1	2	3	4	5
6. Keuntungan hasil pelaburan polisi perubatan Takaful adalah milik tabung kumpulan wang pencarum. (Untuk Pelan Berkaitan Pelaburan)	1	2	3	4	5

SEKSYEN F: KESEDARAN MENGENAI PEMATUHAN SYARIAH TERHADAP POLISI PERUBATAN					
Penyataan	**Sangat Tidak Setuju**				**Sangat Setuju**
1. Polisi perubatan konvensional merupakan produk yang tidak mematuhi syariah.	1	2	3	4	5
2. Skim perubatan Takaful ditawarkan kepada orang Islam dan bukan Islam.	1	2	3	4	5
3. Polisi perubatan Takaful tidak terlibat dengan unsur gharar (ketidakpastian), maisir (judi) dan riba.	1	2	3	4	5
4. Saya memilih polisi perubatan tanpa mengambilkira samaada polisi tersebut mematuhi syariah ataupun tidak.	1	2	3	4	5
5. Pemilihan untuk memiliki polisi perubatan Takaful adalah kerana ketelusan maklumat tentang penggunaan dana daripada polisi perubatan. (Untuk Pelan Berkaitan Pelaburan)	1	2	3	4	5
6. Polisi perubatan konvensional adalah berdasarkan konsep "kontrak pertukaran", dimana polisi perubatan Takaful adalah berdasarkan kepada konsep "kerjasama bersama" dan tabarru' atau kontrak antara peserta.	1	2	3	4	5
7. Wang caruman yang dibayar oleh pencarum tidak dikira sebagai wang syarikat.	1	2	3	4	5

Appendix B Frequencies Analysis for Total Respondent

Notes

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[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

Statistics

		Jantina	Bangsa	Perkawinan	Umur	Pekerjaan	Sektor_Pekerjaan
N	Valid	324	324	324	324	324	324
	Missing	0	0	0	0	0	0

Statistics

		Pendidikan	Pendapatan	Simpanan	Ahli_Keluarga	Penyakit_Kritikal
N	Valid	324	324	324	324	324
	Missing	0	0	0	0	0

Statistics

		Memiliki_Takaful
N	Valid	324
	Missing	0

Frequency Table

Jantina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	lelaki	121	37.3	37.3	37.3
	perempuan	203	62.7	62.7	100.0
	Total	324	100.0	100.0	

Bangsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Melayu	281	86.7	86.7	86.7
	Cina	12	3.7	3.7	90.4
	India	18	5.6	5.6	96.0
	Lain-Lain	13	4.0	4.0	100.0
	Total	324	100.0	100.0	

Perkawinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bujang	245	75.6	75.6	75.6
	Berkahwin	78	24.1	24.1	99.7
	Bapa Tunggal	1	.3	.3	100.0
	Total	324	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20	37	11.4	11.4	11.4
	21-23	79	24.4	24.4	35.8
	24-26	124	38.3	38.3	74.1
	27-29	27	8.3	8.3	82.4
	30-32	21	6.5	6.5	88.9
	33-35	36	11.1	11.1	100.0
	Total	324	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kewangan/Perbankan	33	10.2	10.2	10.2
	Pendidikan	29	9.0	9.0	19.1
	Kejuruteraan	11	3.4	3.4	22.5
	Pentadbiran Awam	16	4.9	4.9	27.5
	Kesihatan	6	1.9	1.9	29.3
	Tidak Bekerja(Pelajar)	139	42.9	42.9	72.2
	Tidak Bekerja(Suri Rumah)	5	1.5	1.5	73.8
	Lain-Lain	85	26.2	26.2	100.0
	Total	324	100.0	100.0	

Sektor_Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kerajaan	62	19.1	19.1	19.1
	Swasta	108	33.3	33.3	52.5
	Lain-Lain	154	47.5	47.5	100.0
	Total	324	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	56	17.3	17.3	17.3
	STPM	56	17.3	17.3	34.6
	Diploma	32	9.9	9.9	44.4
	Ijazah	163	50.3	50.3	94.8
	Sarjana	12	3.7	3.7	98.5
	Doktor Falasfah	1	.3	.3	98.8
	Lain-Lain	4	1.2	1.2	100.0
	Total	324	100.0	100.0	

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	162	50.0	50.0	50.0
	RM1000-RM2999	111	34.3	34.3	84.3
	RM3000-RM4999	38	11.7	11.7	96.0
	RM5000-RM6999	10	3.1	3.1	99.1
	RM7000-RM8999	1	.3	.3	99.4
	RM9000-RM10999	2	.6	.6	100.0
	Total	324	100.0	100.0	

Simpanan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	147	45.4	45.4	45.4
	RM100-RM299	86	26.5	26.5	71.9
	RM300-RM499	43	13.3	13.3	85.2
	RM500-RM699	16	4.9	4.9	90.1
	RM700-RM899	15	4.6	4.6	94.8
	RM900-RM1099	4	1.2	1.2	96.0
	Lebih RM1100	13	4.0	4.0	100.0
	Total	324	100.0	100.0	

Ahli_Keluarga

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 – 3 orang	57	17.6	17.6	17.6
	4 – 6 orang	172	53.1	53.1	70.7
	7 – 9 orang	74	22.8	22.8	93.5
	Lebih dari 10 orang	21	6.5	6.5	100.0
	Total	324	100.0	100.0	

Penyakit_Kritikal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ada	104	32.1	32.1	32.1
	Tiada	220	67.9	67.9	100.0
	Total	324	100.0	100.0	

Memiliki_Takaful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ada	123	38.0	38.0	38.0
	Tiada	201	62.0	62.0	100.0
	Total	324	100.0	100.0	

Appendix C Descriptive Analysis for Total Respondents

Notes

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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Jantina	324	1	2	1.63	.484
Bangsa	324	1	4	1.27	.742
Perkawinan	324	1	4	1.25	.455
Umur	324	1	6	3.07	1.430
Pekerjaan	324	1	9	6.23	2.675
Sektor_Pekerjaan	324	1	3	2.28	.767
Pendidikan	324	1	7	3.12	1.316
Pendapatan	324	1	6	1.71	.887
Simpanan	324	1	7	2.17	1.543
Ahli_Keluarga	324	1	4	2.18	.795
Penyakit_Kritikal	324	1	2	1.68	.468
Memiliki_Takaful	324	1	2	1.62	.486
Valid N (listwise)	324				

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COMPUTE NONOWNMEAN=MEAN(NO1,NO2,NO3,NO4,NO5,NO6).
EXECUTE.
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EXECUTE.
COMPUTE GFMEAN=MEAN(GF1,GF2,GF3,GF4,GF5,GF6).
EXECUTE.
COMPUTE RMEAN=MEAN(R1,R2,R3,R4,R5,R6,R7).
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Appendix D Frequencies Analysis for Ownership Respondent

Notes

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Statistics

		Jantina	Bangsa	Perkawinan	Umur	Pekerjaan	Sektor_Pekerjaan
N	Valid	123	123	123	123	123	123
	Missing	0	0	0	0	0	0

Statistics

		Pendidikan	Pendapatan	Simpanan	Ahli_Keluarga	Penyakit_Kritikal
N	Valid	123	123	123	123	123
	Missing	0	0	0	0	0

Statistics

		Memiliki_Takaful
N	Valid	123
	Missing	0

Frequency Table

Jantina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	lelaki	46	37.4	37.4	37.4
	perempuan	77	62.6	62.6	100.0
	Total	123	100.0	100.0	

Bangsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Melayu	110	89.4	89.4	89.4
	India	7	5.7	5.7	95.1
	Lain-Lain	6	4.9	4.9	100.0
	Total	123	100.0	100.0	

Perkawinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bujang	79	64.2	64.2	64.2
	Berkahwin	44	35.8	35.8	100.0
	Total	123	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20	9	7.3	7.3	7.3
	21-23	16	13.0	13.0	20.3
	24-26	47	38.2	38.2	58.5
	27-29	16	13.0	13.0	71.5
	30-32	8	6.5	6.5	78.0
	33-35	27	22.0	22.0	100.0
	Total	123	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kewangan/Perbankan	24	19.5	19.5	19.5
	Pendidikan	18	14.6	14.6	34.1
	Kejuruteraan	3	2.4	2.4	36.6
	Pentadbiran Awam	8	6.5	6.5	43.1
	Kesihatan	4	3.3	3.3	46.3
	Tidak Bekerja(Pelajar)	37	30.1	30.1	76.4
	Tidak Bekerja(Suri Rumah)	1	.8	.8	77.2
	Lain-Lain	28	22.8	22.8	100.0
	Total	123	100.0	100.0	

Sektor_Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kerajaan	31	25.2	25.2	25.2
	Swasta	50	40.7	40.7	65.9
	Lain-Lain	42	34.1	34.1	100.0
	Total	123	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	13	10.6	10.6	10.6
	STPM	10	8.1	8.1	18.7
	Diploma	14	11.4	11.4	30.1
	Ijazah	79	64.2	64.2	94.3
	Sarjana	7	5.7	5.7	100.0
	Total	123	100.0	100.0	

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	41	33.3	33.3	33.3
	RM1000-RM2999	44	35.8	35.8	69.1
	RM3000-RM4999	25	20.3	20.3	89.4
	RM5000-RM6999	10	8.1	8.1	97.6
	RM7000-RM8999	1	.8	.8	98.4
	RM9000-RM10999	2	1.6	1.6	100.0
	Total	123	100.0	100.0	

Simpanan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	39	31.7	31.7	31.7
	RM100-RM299	39	31.7	31.7	63.4
	RM300-RM499	15	12.2	12.2	75.6
	RM500-RM699	10	8.1	8.1	83.7
	RM700-RM899	8	6.5	6.5	90.2
	RM900-RM1099	2	1.6	1.6	91.9
	Lebih RM1100	10	8.1	8.1	100.0
	Total	123	100.0	100.0	

Ahli_Keluarga

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 – 3 orang	25	20.3	20.3	20.3
	4 – 6 orang	74	60.2	60.2	80.5
	7 – 9 orang	17	13.8	13.8	94.3
	Lebih dari 10 orang	7	5.7	5.7	100.0
	Total	123	100.0	100.0	

Penyakit_Kritikal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ada	46	37.4	37.4	37.4
	Tiada	77	62.6	62.6	100.0
	Total	123	100.0	100.0	

Memiliki_Takaful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ada	123	100.0	100.0	100.0

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Sektor_Pekerjaan Pendidikan Pendapatan Simpanan Ahli_Keluarga
Penyakit_Kritikal Memiliki_Takaful
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Appendix E Descriptive Analysis for Ownership Respondent

Notes

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Syntax		DESCRIPTIVES VARIABLES=Jantina Bangsa Perkawinan Umur Pekerjaan Sektor_Pekerjaan Pendidikan Pendapatan Simpanan Ahli_Keluarga Penyakit_Kritikal Memiliki_Takaful /STATISTICS=MEAN STDDEV MIN MAX.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 2.sav

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Jantina	123	1	2	1.63	.486
Bangsa	123	1	4	1.26	.777
Perkawinan	123	1	2	1.36	.481
Umur	123	1	6	3.64	1.548
Pekerjaan	123	1	9	5.30	3.078
Sektor_Pekerjaan	123	1	3	2.09	.768
Pendidikan	123	1	5	3.46	1.081
Pendapatan	123	1	6	2.12	1.091
Simpanan	123	1	7	2.63	1.807
Ahli_Keluarga	123	1	4	2.05	.756
Penyakit_Kritikal	123	1	2	1.63	.486
Memiliki_Takaful	123	1	1	1.00	.000
Valid N (listwise)	123				

```
COMPUTE OWNMEAN=MEAN(O1,O2,O3,O4,O5,O6,O7).
EXECUTE.
COMPUTE GIMEAN=MEAN(GI1,GI2,GI3,GI4,GI5,GI6).
EXECUTE.
COMPUTE GFMEAN=MEAN(GF1,GF2,GF3,GF4,GF5,GF6).
EXECUTE.
COMPUTE RMEAN=MEAN(R1,R2,R3,R4,R5,R6,R7).
EXECUTE.
PPLOT
  /VARIABLES=O1 O2 O3 O4 O5 O6 O7
  /NOLOG
  /NOSTANDARDIZE
  /TYPE=Q-Q
  /FRACTION=BLOM
  /TIES=MEAN
  /DIST=NORMAL.
```

Appendix F Frequencies Analysis for Non-Ownership Respondent

Notes

Output Created		18-APR-2018 13:24:33
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	201
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Jantina Bangsa Perkawinan Umur Pekerjaan Sektor_Pekerjaan Pendidikan Pendapatan Simpanan Ahli_Keluarga Penyakit_Kritikal Memiliki_Takaful /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 3.sav

Statistics

		Jantina	Bangsa	Perkawinan	Umur	Pekerjaan	Sektor_Pekerjaan
N	Valid	201	201	201	201	201	201
	Missing	0	0	0	0	0	0

Statistics

		Pendidikan	Pendapatan	Simpanan	Ahli_Keluarga	Penyakit_Kritikal
N	Valid	201	201	201	201	201
	Missing	0	0	0	0	0

Statistics

		Memiliki_Takaful
N	Valid	201
	Missing	0

Frequency Table

Jantina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	lelaki	75	37.3	37.3	37.3
	perempuan	126	62.7	62.7	100.0
	Total	201	100.0	100.0	

Bangsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Melayu	171	85.1	85.1	85.1
	Cina	12	6.0	6.0	91.0
	India	11	5.5	5.5	96.5
	Lain-Lain	7	3.5	3.5	100.0
	Total	201	100.0	100.0	

Perkawinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bujang	166	82.6	82.6	82.6
	Berkahwin	34	16.9	16.9	99.5
	Bapa Tunggal	1	.5	.5	100.0
	Total	201	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20	28	13.9	13.9	13.9
	21-23	63	31.3	31.3	45.3
	24-26	77	38.3	38.3	83.6
	27-29	11	5.5	5.5	89.1
	30-32	13	6.5	6.5	95.5
	33-35	9	4.5	4.5	100.0
	Total	201	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kewangan/Perbankan	9	4.5	4.5	4.5
	Pendidikan	11	5.5	5.5	10.0
	Kejuruteraan	8	4.0	4.0	13.9
	Pentadbiran Awam	8	4.0	4.0	17.9
	Kesihatan	2	1.0	1.0	18.9
	Tidak Bekerja(Pelajar)	102	50.7	50.7	69.7
	Tidak Bekerja(Suri Rumah)	4	2.0	2.0	71.6
	Lain-Lain	57	28.4	28.4	100.0
	Total	201	100.0	100.0	

Sektor_Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kerajaan	31	15.4	15.4	15.4
	Swasta	58	28.9	28.9	44.3
	Lain-Lain	112	55.7	55.7	100.0
	Total	201	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	43	21.4	21.4	21.4
	STPM	46	22.9	22.9	44.3
	Diploma	18	9.0	9.0	53.2
	Ijazah	84	41.8	41.8	95.0
	Sarjana	5	2.5	2.5	97.5
	Doktor Falasfah	1	.5	.5	98.0
	Lain-Lain	4	2.0	2.0	100.0
	Total	201	100.0	100.0	

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	121	60.2	60.2	60.2
	RM1000-RM2999	67	33.3	33.3	93.5
	RM3000-RM4999	13	6.5	6.5	100.0
	Total	201	100.0	100.0	

Simpanan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rm1,000	108	53.7	53.7	53.7
	RM100-RM299	47	23.4	23.4	77.1
	RM300-RM499	28	13.9	13.9	91.0
	RM500-RM699	6	3.0	3.0	94.0
	RM700-RM899	7	3.5	3.5	97.5
	RM900-RM1099	2	1.0	1.0	98.5
	Lebih RM1100	3	1.5	1.5	100.0
	Total	201	100.0	100.0	

Ahli_Keluarga

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 – 3 orang	32	15.9	15.9	15.9
	4 – 6 orang	98	48.8	48.8	64.7
	7 – 9 orang	57	28.4	28.4	93.0
	Lebih dari 10 orang	14	7.0	7.0	100.0
	Total	201	100.0	100.0	

Penyakit_Kritikal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ada	58	28.9	28.9	28.9
	Tiada	143	71.1	71.1	100.0
	Total	201	100.0	100.0	

Memiliki_Takaful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tiada	201	100.0	100.0	100.0

```
DESCRIPTIVES VARIABLES=Jantina Bangsa Perkawinan Umur Pekerjaan
Sektor_Pekerjaan Pendidikan Pendapatan Simpanan Ahli_Keluarga
Penyakit_Kritikal Memiliki_Takaful
```

Appendix G Descriptive Analysis for Non-Ownership Respondent

Notes

Output Created		18-APR-2018 13:24:54
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	201
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES VARIABLES=Jantina Bangsa Perkawinan Umur Pekerjaan Sektor_Pekerjaan Pendidikan Pendapatan Simpanan Ahli_Keluarga Penyakit_Kritikal Memiliki_Takaful /STATISTICS=MEAN STDDEV MIN MAX.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.00

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 3.sav

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Jantina	201	1	2	1.63	.485
Bangsa	201	1	4	1.27	.721
Perkawinan	201	1	4	1.18	.425
Umur	201	1	6	2.73	1.233
Pekerjaan	201	1	9	6.80	2.219
Sektor_Pekerjaan	201	1	3	2.40	.743
Pendidikan	201	1	7	2.91	1.402
Pendapatan	201	1	3	1.46	.616
Simpanan	201	1	7	1.88	1.279
Ahli_Keluarga	201	1	4	2.26	.809
Penyakit_Kritikal	201	1	2	1.71	.454
Memiliki_Takaful	201	2	2	2.00	.000
Valid N (listwise)	201				

```
COMPUTE NONOWNMEAN=MEAN(NO1,NO2,NO3,NO4,NO5,NO6).
EXECUTE.
COMPUTE GIMEAN=MEAN(GI1,GI2,GI3,GI4,GI5,GI6).
EXECUTE.
COMPUTE GFMEAN=MEAN(GF1,GF2,GF3,GF4,GF5,GF6).
EXECUTE.
COMPUTE RMEAN=MEAN(R1,R2,R3,R4,R5,R6,R7).
EXECUTE.
GET
  FILE='C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper
Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run
Analysis\Model Run Analysis\Model 2.sav'.
DATASET NAME DataSet2 WINDOW=FRONT.
DATASET ACTIVATE DataSet1.
DATASET CLOSE DataSet2.
PPLOT
  /VARIABLES=NO1 NO2 NO3 NO4 NO5 NO6
  /NOLOG
  /NOSTANDARDIZE
  /TYPE=Q-Q
  /FRACTION=BLOM
  /TIES=MEAN
  /DIST=NORMAL.
```

Appendix H Factor Analysis for All Variables

Factor Analysis for Ownership

Notes

Output Created		17-APR-2018 01:44:47
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES O1 O2 O3 O4 O5 O6 O7 /MISSING LISTWISE /ANALYSIS O1 O2 O3 O4 O5 O6 O7 /PRINT INITIAL KMO EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.03
	Maximum Memory Required	7376 (7.203K) bytes

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.658
Bartlett's Test of Sphericity	Approx. Chi-Square	163.129
	df	21
	Sig.	.000

Communalities

	Initial	Extraction
O1	1.000	.529
O2	1.000	.632
O3	1.000	.405
O4	1.000	.739
O5	1.000	.513
O6	1.000	.605
O7	1.000	.406

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	2.573	36.752	36.752	2.573	36.752
2	1.256	17.936	54.688	1.256	17.936
3	.915	13.072	67.760		
4	.797	11.391	79.151		
5	.573	8.180	87.331		
6	.537	7.677	95.008		
7	.349	4.992	100.000		

Total Variance Explained

Component	Extraction Sums of Squared Loadings
	Cumulative %
1	36.752
2	54.688
3	
4	
5	
6	
7	

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
O1	.570	-.452
O2	.694	-.388
O3	.635	.032
O4	.641	.572
O5	.617	.363
O6	.637	-.446
O7	.407	.491

Extraction Method: Principal

Component Analysis.[a]

a. 2 components extracted.

```
FACTOR
  /VARIABLES NO1 NO2 NO3 NO4 NO5 NO6
  /MISSING LISTWISE
  /ANALYSIS NO1 NO2 NO3 NO4 NO5 NO6
  /PRINT INITIAL KMO EXTRACTION
  /CRITERIA MINEIGEN(1) ITERATE(25)
  /EXTRACTION PC
  /ROTATION NOROTATE
  /METHOD=CORRELATION.
```

Factor Analysis Non-Ownership

Notes

Output Created		17-APR-2018 01:46:57
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES NO1 NO2 NO3 NO4 NO5 NO6 /MISSING LISTWISE /ANALYSIS NO1 NO2 NO3 NO4 NO5 NO6 /PRINT INITIAL KMO EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01
	Maximum Memory Required	5704 (5.570K) bytes

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.712
Bartlett's Test of Sphericity	Approx. Chi-Square	297.788
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
NO1	1.000	.484
NO2	1.000	.386
NO3	1.000	.542
NO4	1.000	.772
NO5	1.000	.763
NO6	1.000	.680

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	2.569	42.822	42.822	2.569	42.822
2	1.058	17.635	60.456	1.058	17.635
3	.884	14.735	75.191		
4	.647	10.782	85.973		
5	.605	10.085	96.058		
6	.237	3.942	100.000		

Total Variance Explained

Component	Extraction Sums of Squared Loadings
	Cumulative %
1	42.822
2	60.456
3	
4	
5	
6	

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
NO1	.570	.399
NO2	.448	-.430
NO3	.687	-.265
NO4	.391	.787
NO5	.873	-.043
NO6	.811	-.151

Extraction Method: Principal

Component Analysis.[a]

a. 2 components extracted.


```
FACTOR
  /VARIABLES GI1 GI2 GI3 GI4 GI5 GI6
  /MISSING LISTWISE
  /ANALYSIS GI1 GI2 GI3 GI4 GI5 GI6
  /PRINT INITIAL KMO EXTRACTION
  /CRITERIA MINEIGEN(1) ITERATE(25)
  /EXTRACTION PC
  /ROTATION NOROTATE
  /METHOD=CORRELATION.
```

Factor Analysis for Source of General Information

Notes

Output Created		17-APR-2018 01:48:41
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES GI1 GI2 GI3 GI4 GI5 GI6 /MISSING LISTWISE /ANALYSIS GI1 GI2 GI3 GI4 GI5 GI6 /PRINT INITIAL KMO EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01
	Maximum Memory Required	5704 (5.570K) bytes

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.772
Bartlett's Test of Sphericity	Approx. Chi-Square	720.014
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
GI1	1.000	.804
GI2	1.000	.669
GI3	1.000	.594
GI4	1.000	.689
GI5	1.000	.747
GI6	1.000	.794

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	3.114	51.893	51.893	3.114	51.893
2	1.182	19.698	71.590	1.182	19.698
3	.607	10.119	81.709		
4	.443	7.376	89.085		
5	.350	5.832	94.917		
6	.305	5.083	100.000		

Total Variance Explained

Component	Extraction Sums of Squared Loadings
	Cumulative %
1	51.893
2	71.590
3	
4	
5	
6	

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
GI1	.678	.586
GI2	.714	.399
GI3	.670	.381
GI4	.726	-.402
GI5	.789	-.352
GI6	.738	-.498

Extraction Method: Principal

Component Analysis.[a]

a. 2 components extracted.


```
FACTOR
  /VARIABLES GF1 GF2 GF3 GF4 GF5 GF6
  /MISSING LISTWISE
  /ANALYSIS GF1 GF2 GF3 GF4 GF5 GF6
  /PRINT INITIAL KMO EXTRACTION
  /CRITERIA MINEIGEN(1) ITERATE(25)
  /EXTRACTION PC
  /ROTATION NOROTATE
  /METHOD=CORRELATION.
```

Factor Analysis for General Information Features

Notes

Output Created		17-APR-2018 01:49:37
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES GF1 GF2 GF3 GF4 GF5 GF6 /MISSING LISTWISE /ANALYSIS GF1 GF2 GF3 GF4 GF5 GF6 /PRINT INITIAL KMO EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.02
	Maximum Memory Required	5704 (5.570K) bytes

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.795
Bartlett's Test of Sphericity	Approx. Chi-Square	530.476
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
GF1	1.000	.415
GF2	1.000	.331
GF3	1.000	.508
GF4	1.000	.593
GF5	1.000	.527
GF6	1.000	.573

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	2.948	49.128	49.128	2.948	49.128
2	.961	16.016	65.143		
3	.727	12.118	77.261		
4	.521	8.689	85.950		
5	.425	7.081	93.031		
6	.418	6.969	100.000		

Total Variance Explained

Component	Extraction Sums of Squared Loadings
	Cumulative %
1	49.128
2	
3	
4	
5	
6	

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
GF1	.644
GF2	.575
GF3	.713
GF4	.770
GF5	.726
GF6	.757

Extraction Method: Principal Component Analysis.[a]

a. 1 components extracted.


```
FACTOR
  /VARIABLES R1 R2 R3 R4 R5 R6 R7
  /MISSING LISTWISE
  /ANALYSIS R1 R2 R3 R4 R5 R6 R7
  /PRINT INITIAL KMO EXTRACTION
  /CRITERIA MINEIGEN(1) ITERATE(25)
  /EXTRACTION PC
  /ROTATION NOROTATE
  /METHOD=CORRELATION.
```

Factor Analysis for Religion

Notes

Output Created		17-APR-2018 01:50:25
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES R1 R2 R3 R4 R5 R6 R7 /MISSING LISTWISE /ANALYSIS R1 R2 R3 R4 R5 R6 R7 /PRINT INITIAL KMO EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.01
	Maximum Memory Required	7376 (7.203K) bytes

[DataSet1] C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis\Model 1.sav

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.800
Bartlett's Test of Sphericity	Approx. Chi-Square	407.161
	df	21
	Sig.	.000

Communalities

	Initial	Extraction
R1	1.000	.476
R2	1.000	.515
R3	1.000	.537
R4	1.000	.671
R5	1.000	.530
R6	1.000	.580
R7	1.000	.498

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	2.744	39.202	39.202	2.744	39.202
2	1.064	15.201	54.403	1.064	15.201
3	.870	12.424	66.827		
4	.665	9.495	76.322		
5	.615	8.789	85.110		
6	.565	8.075	93.186		
7	.477	6.814	100.000		

Total Variance Explained

Component	Extraction Sums of Squared Loadings
	Cumulative %
1	39.202
2	54.403
3	
4	
5	
6	
7	

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
R1	.635	-.270
R2	.621	-.360
R3	.666	-.307
R4	.249	.780
R5	.637	.352
R6	.743	.169
R7	.702	.078

Extraction Method: Principal Component Analysis.[a]

a. 2 components extracted.

Appendix I Reliability Analysis for All Variables

Reliability Analysis for Ownership

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	123	38.0
	Excluded[a]	201	62.0
	Total	324	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.686	7

Reliability Analysis for Non-Ownership

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	202	62.3
	Excluded[a]	122	37.7
	Total	324	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.709	6

Reliability Analysis for Source of General Information

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	324	100.0
	Excluded[a]	0	.0
	Total	324	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.814	6

Reliability Analysis for General Information Features

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	324	100.0
	Excluded[a]	0	.0
	Total	324	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.788	6

Reliability Analysis for Religion

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	324	100.0
	Excluded[a]	0	.0
	Total	324	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.694	7

Appendix J Correlations Analysis for All Variables

Correlations

		OWNMEAN	NONOWNMEAN	GIMEAN	GFMEAN	RMEAN
OWNMEAN	Pearson Correlation	1	.[a]	.248**	.597**	.498**
	Sig. (2-tailed)		.	.006	.000	.000
	N	123	1	123	123	123
NONOWNMEAN	Pearson Correlation	.[a]	1	.278**	.230**	.142*
	Sig. (2-tailed)	.		.000	.001	.043
	N	1	202	202	202	202
GIMEAN	Pearson Correlation	.248**	.278**	1	.401**	.347**
	Sig. (2-tailed)	.006	.000		.000	.000
	N	123	202	324	324	324
GFMEAN	Pearson Correlation	.597**	.230**	.401**	1	.524**
	Sig. (2-tailed)	.000	.001	.000		.000
	N	123	202	324	324	324
RMEAN	Pearson Correlation	.498**	.142*	.347**	.524**	1
	Sig. (2-tailed)	.000	.043	.000	.000	
	N	123	202	324	324	324

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

a. Cannot be computed because at least one of the variables is constant.

```
UNIANOVA OWNMEAN BY GIMEAN GFMEAN RMEAN
  /METHOD=SSTYPE(3)
  /INTERCEPT=INCLUDE
  /CRITERIA=ALPHA(.05)
  /DESIGN=GIMEAN GFMEAN RMEAN GIMEAN*GFMEAN GIMEAN*RMEAN
GFMEAN*RMEAN GIMEAN*GFMEAN*RMEAN.
```

Univariate Analysis of Variance

Between-Subjects Factors

		N
GIMEAN	1.00	1
	1.33	1
	2.00	1
	2.17	4
	2.33	2
	2.50	3
	2.67	5
	2.83	5
	3.00	9
	3.17	5
	3.33	10
	3.50	17
	3.67	10
	3.83	7
	4.00	14
	4.17	13
	4.33	8
	4.50	5
	4.67	1
	4.83	1
	5.00	1
GFMEAN	2.50	2
	2.67	2
	2.83	1
	3.00	6
	3.17	3
	3.33	5
	3.50	10
	3.67	12
	3.83	7
	4.00	18
	4.17	14
	4.33	12
	4.50	6

RMEAN	4.67	10
	4.83	7
	5.00	8
	2.29	1
	2.43	2
	2.71	3
	2.86	6
	3.00	10
	3.14	7
	3.29	10
	3.43	12
	3.57	8
	3.71	7
	3.86	19
	4.00	8
	4.14	9
	4.29	11
	4.43	2
	4.57	3
	4.86	1
	5.00	4

Tests of Between-Subjects Effects

Dependent Variable: OWNMEAN

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	26.412[a]	114	.232	4.780	.011
Intercept	1283.870	1	1283.870	26488.261	.000
GIMEAN	3.035	17	.179	3.683	.033
GFMEAN	1.874	13	.144	2.974	.064
RMEAN	2.227	14	.159	3.282	.048
GIMEAN * GFMEAN	.102	2	.051	1.053	.393
GIMEAN * RMEAN	.000	0	.	.	.
GFMEAN * RMEAN	.128	2	.064	1.316	.321
GIMEAN * GFMEAN * RMEAN	.000	0	.	.	.
Error	.388	8	.048		
Total	2149.735	123			
Corrected Total	26.800	122			

a. R Squared = .986 (Adjusted R Squared = .779)

Appendix K T-Test Analysis for All Variables

Notes

Output Created		24-APR-2018 23:10:59
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis New\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST /TESTVAL=0 /MISSING=ANALYSIS /VARIABLES=OWNMEAN GIMEAN GFMEAN RMEAN /CRITERIA=CI(.95).
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.01

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
OWNMEAN	123	4.1545	.46869	.04226
GIMEAN	324	3.4660	.77702	.04317
GFMEAN	324	3.8508	.64652	.03592
RMEAN	324	3.6014	.61539	.03419

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
OWNMEAN	98.307	122	.000	4.15447	4.0708	4.2381
GIMEAN	80.292	323	.000	3.46605	3.3811	3.5510
GFMEAN	107.211	323	.000	3.85082	3.7802	3.9215
RMEAN	105.341	323	.000	3.60141	3.5342	3.6687

```
ONEWAY OWNMEAN NONOWNMEAN BY GIMEAN
  /MISSING ANALYSIS.
```

Appendix L Regression Analysis for All Variables

Notes

Output Created		24-APR-2018 23:19:22
Comments		
Input	Data	C:\Users\MohdAamiin\Desktop\MSc Finance\Research Paper Dissertation\TAKAFUL MEDICAL POLICY\Data Collection\Run Analysis\Model Run Analysis New\Model 1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	324
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Correlation coefficients for each pair of variables are based on all the cases with valid data for that pair. Regression statistics are based on these correlations.

Syntax		REGRESSION /DESCRIPTIVES MEAN STDDEV CORR SIG N /MISSING PAIRWISE /STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL ZPP /CRITERIA=PIN(.05) POUT(.10) /ORIGIN /DEPENDENT NONOWNMEAN /METHOD=ENTER GIMEAN GFMEAN RMEAN /SCATTERPLOT=(*ZRESID ,*ZPRED) /RESIDUALS DURBIN NORMPROB(ZRESID) /CASEWISE PLOT(ZRESID) OUTLIERS(3) /SAVE MAHAL COOK.
Resources	Processor Time	00:00:00.27
	Elapsed Time	00:00:00.28
	Memory Required	5472 bytes
	Additional Memory Required for Residual Plots	304 bytes
Variables Created or Modified	MAH_1	Mahalanobis Distance
	COO_1	Cook's Distance

Descriptive Statistics[a]

	Mean[b]	Root Mean Square	N
NONOWNMEAN	3.7079	3.77098	202
GIMEAN	3.4660	3.55182	324
GFMEAN	3.8508	3.90455	324
RMEAN	3.6014	3.65345	324

a. Coefficients have been calculated through the origin.

b. The observed mean is printed

Correlations[a]

		NONOWNMEAN	GIMEAN	GFMEAN	RMEAN
Std. Cross-product	NONOWNMEAN	1.000	.968	.976	.973
	GIMEAN	.968	1.000	.977	.975
	GFMEAN	.976	.977	1.000	.987
	RMEAN	.973	.975	.987	1.000
Sig. (1-tailed)	NONOWNMEAN	.	.000	.000	.000
	GIMEAN	.000	.	.000	.000
	GFMEAN	.000	.000	.	.000
	RMEAN	.000	.000	.000	.
N	NONOWNMEAN	202	202	202	202
	GIMEAN	202	324	324	324
	GFMEAN	202	324	324	324
	RMEAN	202	324	324	324

a. Coefficients have been calculated through the origin.

Variables Entered/Removed[a,b]

Model	Variables Entered	Variables Removed	Method
1	RMEAN, GIMEAN, GFMEAN[c]	.	Enter

a. Dependent Variable: NONOWNMEAN

b. Linear Regression through the Origin

c. All requested variables entered.

Model Summary[c,d]

Model	R	R Square[b]	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.979[a]	.959	.958	.77046	1.343

a. Predictors: RMEAN, GIMEAN, GFMEAN

b. For regression through the origin (the no-intercept model), R Square measures the proportion of the variability in the dependent variable about the origin explained by regression. This CANNOT be compared to R Square for models which include an intercept.

c. Dependent Variable: NONOWNMEAN

d. Linear Regression through the Origin

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	GIMEAN	.287	.075	.270	3.820	.000	.139	.435	.968	.261	.055	.041	24.234
	GFMEAN	.444	.094	.460	4.714	.000	.258	.630	.976	.317	.068	.022	46.016
	RMEAN	.264	.096	.255	2.741	.007	.074	.453	.973	.191	.039	.024	42.015

a. Dependent Variable: NONOWNMEAN

b. Linear Regression through the Origin

Collinearity Diagnostics[a,b]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				GIMEAN	GFMEAN	RMEAN
1	1	2.959	1.000	.00	.00	.00
	2	.028	10.290	.98	.09	.19
	3	.013	15.010	.02	.91	.81

a. Dependent Variable: NONOWNMEAN

b. Linear Regression through the Origin

Casewise Diagnostics[a,b]

Case Number	Std. Residual	NONOWNMEAN	Predicted Value	Residual
87	-3.277	1.67	4.1976	-2.53089

a. Dependent Variable: NONOWNMEAN

b. Linear Regression through the Origin

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.5220	4.9734	3.6541	.53269	324
Std. Predicted Value	-3.999	2.474	.000	.999	324
Standard Error of Predicted Value	.038	.263	.088	.033	324
Adjusted Predicted Value	1.4650	4.9731	3.5909	.56751	202
Residual	-2.53089	2.17304	.11540	.75717	202
Std. Residual	-3.277	2.813	.149	.980	202
Stud. Residual	-3.301	2.880	.150	.989	202
Deleted Residual	-2.56911	2.27738	.11705	.77015	202
Stud. Deleted Residual	-3.387	2.935	.150	.997	202
Mahal. Distance	.489	23.589	3.000	2.719	324
Cook's Distance	.000	.133	.006	.014	202
Centered Leverage Value	.002	.116	.015	.013	324